

REMARKS

The Examiner has rejected claims 1-2, 4-9, 11-16, 18-24, 26-36, 38-44, and 46 under 35 U.S.C. § 103(a) as being unpatentable over Chancy (U.S. Patent 5,842,185) in view of Atkins (U.S. Patent No. 4,953,085). It is the Examiner's position that the only difference between Chancy and the claimed invention is that Chancy does not prompt one of the plurality of users for individual first and second account numbers for financial transaction data from a respective first and second financial institution. The Examiner asserts that the difference is trivial and would have been obvious to one of ordinary skill in the art to modify Chancy by providing a user with the choice to view only selected financial transaction data. Applicant respectfully disagrees and traverses the rejections. Applicant respectfully submits that there are important features of the present invention that are not present in Chancy or even suggested by Chancy. Therefore, Chancy cannot support the present rejections.

Chancy teaches an electronic credit card statement in the form of a data file that may be accessed by way of a modem or using a floppy disk. Data from the statement may then be used to update a financial account stored in a computer. The Examiner indicates that Chancy teaches collection and transmission of financial transaction data *at least daily* in Col. 4, lines 4-42. Applicant respectfully disagrees that this passage of Chancy teaches or even suggests that transaction data transmissions to a database or server occur daily or within 24 hours of posting.

Chancy indicates very clearly that the disclosed invention is directed to accessing a monthly credit card statement. Chancy acknowledges that one problem in the prior art is that a user reconciles transactions against "... a monthly statement that

arrives weeks later." Col. 1, line 44. Chancey describes how users use monthly paper credit card statements in Col. 3, lines 43-50 and then states unequivocally that the invention is an alternative to paper credit card statements. (Col. 4, lines 7-11: "Rather than receiving a paper credit card statement, ... the invention utilizes a credit card statement in an electronic form understood by the computer 10"; Col. 4, lines 18-22: "The electronic statement, like the paper statement, includes credit card transactions such as credit card purchases, finance and cash advance charges, credits from merchants, payments and the like.")

Applicant respectfully submits there is no indication at all in Chancey that the statement is generated more often than monthly or that a user can review recent transaction data (collected daily or within 24 hours of posting). Chancey indicates very clearly that the electronic statement is created prior to the user requesting access to it. Chancey states in Col. 4, lines 12-18 that:

This electronic statement *is a computer data file* suitable for communication to the computer 10 from a remote source 16 by way of the modem 14 or equivalent remote communication device, such as facsimile machine, ISDN, etc. Or the electronic statement may be a data file suitable for communication to the computer 10 by way of a storage medium such as a floppy disk 18.
(Emphasis Added)

Chancey also explains that the statement is not modified or updated after it is created. Chancey states in Col. 4, lines 36-42 that "[t]o verify the correctness of the electronic statement, a checksum is calculated while retrieving the statement. The calculated checksum value is then compared to a checksum value stored within the electronic statement data to verify that the statement has not been altered since its

creation. If there is a difference, the user is alerted and the retrieved statement is not used."

Applicant's claims indicate clearly that financial transaction data is transmitted or posted to a database or server at a web site at least daily or within 24 hours of a transaction. Applicant respectfully submits that Chancey does not teach or suggest access to recent transaction data (posted daily or within 24 hours of a transaction) and that the specific passage alleged by the Examiner to teach this aspect of the present invention (Col. 4, lines 4-42) actually teaches away from the present invention by teaching an electronic substitute for monthly credit card statements that is created for access by a user and that is not modified or updated prior to a user accessing it. In fact, if the statement is altered prior to the user requesting access, the user is informed not to use the statement. Because Chancey teaches providing electronic statements, and does not teach access to recent transactions, there is no need in Chancey to transmit or post transaction data daily to a site. Instead, it is sufficient in Chancey to collect transaction data only monthly.

The Examiner acknowledges that Chancey does not teach prompting users for account numbers related to financial data from different financial institutions and states that it would be trivial to modify Chancey to provide users with access to data from multiple financial institutions. Applicant respectfully disagrees. The Examiner has not identified any teaching, motivation, or suggestion in Chancey or any other reference that suggests such a modification. Chancey is directed to an electronic statement that a credit card issuer provides as an alternative to a paper credit card statement. Modifying Chancey to provide users with access to statements from multiple financial institutions

would require one credit card issuer to agree to allow other credit card issuers to make their electronic statements available through the first credit card issuer's computer system. There is no indication anywhere in Chancey that one credit card issuer would be willing to share its computer system with other credit card issuers to provide access to their own customers. More importantly, it is not clear from Chancey how such a result would be achieved, even if such a result is desirable. There are no technical details in Chancey related to data sources for electronic statements, actual generation of the electronic statements, etc. Instead, Chancey explains how the electronic statement is used once it is accessed by a computer user. Applicant fails to see how the teachings of Chancey can be modified to include financial transaction data from multiple financial institutions. Applicant respectfully requests that the Examiner identify the passage in Chancey that provides the teaching, motivation, or suggestion for the proposed modification. Applicant respectfully submits the modification suggested by the Examiner is not trivial and therefore, Chancey cannot support the present rejections.

The Examiner relies on Atkins to teach access to news and financial information via CompuServe and that CompuServe is a web enabling system. Applicant respectfully submits that because Chancey cannot support the present rejections, Chancey cannot be combined with Atkins to support the present rejections.

Chancey fails to teach at least two important aspects of the present invention that are claimed—transaction data transmitted or posted to a database or server daily or within 24 hours of a transaction and transaction data at the database or server that is from multiple financial institutions. Because the prior art fails to teach these aspects of

the present invention as claimed, the present application is now ready for allowance and such action is earnestly requested.

Respectfully submitted,

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